

## Imaged Certificate of Notice Page 1 of 6

United States Bankruptcy Court  
Eastern District of TennesseeIn re:  
Thomas Eugene Cavitt  
Deborah Faye Cavitt  
DebtorsCase No. 10-12685-jcc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0649-1

User: humblem  
Form ID: b9aPage 1 of 4  
Total Noticed: 87

Date Rcvd: Aug 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2013.

db/jdb  
aty +Thomas Eugene Cavitt, Deborah Faye Cavitt, 8927 Wings Way, Hixson, TN 37343-1225  
+Aaron J. Nash, Evans Petree, PC, 1000 Ridgeway Loop Road, Suite 200,  
Memphis, TN 38120-4036  
aty Gary E Lester, Mayfield & Lester, P.O. Box 789, Chattanooga, TN 37401-0789  
aty James H. Payne, Spears, Moore, Rebman & Williams, P. O. Box 1749,  
Chattanooga, TN 37401-1749  
aty +Kimberly C. Hedrick, Wilson & Associates, 9050 Executive Park Drive, Suite 115-C,  
Knoxville, TN 37923-4674  
aty +Victoria A. Ferraro, Prochaska Thompson Ferraro & Quinn, P.c., Suite 2600,  
401 Church Street, Nashville, TN 37219-2208  
tr +William M. Foster, 901 Mountain Creek Road, Suite 201, P. O. Box 4716,  
Chattanooga, TN 37405-0716  
cr +Bank of America, N.A., successor by merger to BAC, 2380 Performance Dr. Bldg C Mail Stop: R,  
Richardson, TX 75082-4333  
cr +CitiFinancial Auto Corporation, c/o Victoria A. Ferraro, Prochaska Thompson Quinn & Ferraro,  
401 Church Street, Suite 2600, Nashville, TN 37219-2208  
cr +LENDMARK Financial Services, 5337 Ringgold Rd #A, Chattanooga, TN 37412-3190  
cr +Santander Consumer USA INC, C/O The Hale Law Group PLLC, 88 Union Avenue Suite 700,  
Memphis, TN 38103-5128  
10301222 Anesthesiologists Assoc PC, 2341 McCallie Ave, Ste. 402, P.O. Box 3549,  
Chattanooga, TN 37404-0549  
10301223 +Anesthesiologists Associated, c/o Frost-Arnett Company, 9051 Executive Park Drive,  
Suite 604, Knoxville, TN 37923-4633  
8676063 Anesthesiology Consultants Exchange, P.O. Box 11225, Chattanooga, TN 37401-2225  
10301225 +Associated Pathologists, LLC, c/o Frost-Arnett Company, 9051 Executive Park Drive,  
Suite 604, Knoxville, TN 37923-4633  
8676064 +Associated Pathologists, PLC, c/o Pathgroup, 5301 Virginia Way, Ste 300,  
Brentwood, TN 37027-7542  
8676065 +Associates in Diagnostic Radiology PC, P.O. Box 52690, Knoxville, TN 37950-2690  
8723748 +++BAC HOME LOANS SERVICING, LP, ATTN: BANKRUPTCY DEPARTMENT, MAIL STOP SV-46,  
400 NATIONAL WAY, SIMI VALLEY CA 93065-6414  
(address filed with court: BAC Home Loans Servicing, LP, Attn: Bankruptcy Department,  
400 Countrywide Way, Mail Stop SV-46, Simi Valley, CA 93065)  
8876079 +BAC Home Loans Servicing, LP, Bankruptcy Department, Mail Stop TX2-982-03-03,  
7105 Coporate Drive, Plano, TX 75024-4100  
8676066 Bank of America Home Loans, Customer Service, P.O. Box 5170, Simi Valley, CA 93062-5170  
10301228 ++CHATTANOOGA EMERGENCY MEDICINE, 111 BULIFANTS BLVD, STE B, WILLIAMSBURG VA 23188-5711  
(address filed with court: Chattanooga Emergency Medicine, P.O. Box 3475,  
Toledo, OH 46307-0475)  
10002529 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
10018321 +Capital One, N.A., PO Box 12907, Norfolk, VA 23541-0907  
10301229 +Chattanooga Orthopaedic Group, PC, 2415 McCallie Avenue, Chattanooga, TN 37404-3300  
10301230 +Diagnostic Imaging Consultants, 601 Dodds Avenue, Chattanooga, TN 37404-3900  
10301231 Digital Imaging of North Georgia, P.O. Box 371863, Pittsburgh, PA 15250-7863  
8886870 ERLANGER HEALTH SYSTEMS, Revenue Recovery Corporation, PO Box 2698,  
Knoxville, TN 37901-2698  
8676072 +Emergency Physician, Inc., P.O. Box 13811, Philadelphia, PA 19101-3811  
8676062 +Equifax, PO Box 740256, Atlanta, GA 30374-0256  
8676074 Erlanger, P.O. Box 670, Chattanooga, TN 37401-0670  
10301232 +Erlanger Health Systems, P.O. Box 670, Chattanooga, TN 37401-0670  
10301233 Erlanger Health Systems, c/o Revenue Recovery Corp., P.O. Box 2698,  
Knoxville, TN 37901-2698  
8676061 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
8676076 +Gutter Guardian/GE Money Bank, c/o Encore Receivable Management Inc., 400 N. Rogers Road,  
Olathe, KS 66062-1212  
8746128 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907  
8676077 +Hamilton County EMS, 123 East 7th Street, Chattanooga, TN 37402-1904  
8676078 Home Depot Credit Services, P.O. Box 653000, Dallas, TX 75265-3000  
8676080 +Home Design-Generic/GEMB, c/o Encore Receivable Management Inc., 400 N. Rogers Road,  
Olathe, KS 66062-1212  
8676059 +IRS, c/o U.S. Attorney, 1110 Market Street, Ste. 301, Chattanooga, TN 37402-2890  
8676085 +Lendmark Financial Services, 5337 Ringgold Road, Ste. A, East Ridge, TN 37412-3190  
10301235 +Lookout Medical Services, 4295 Cromwell Rd, Suite 104, Chattanooga, TN 37421-2167  
10301236 +Memorial Health Care System, Patient Financial Services, 1643 Lewis Avenue, Suite 203,  
Billings, MT 59102-4151  
8676088 Memorial Health Care Systems, c/o Revenue Recovery Corp., P.O. Box 2698,  
Knoxville, TN 37901-2698  
10301237 Memorial Hospital, c/o PFS Group, 7670 Woodway Drive, Suite 250, Houston, TX 77063-1519  
10301238 Memorial Hospital Outreach Lab, c/o Revenue Recovery Corp., P.O. Box 2698,  
Knoxville, TN 37901-2698  
10301240 +Memorial Mission Surgery Center, P.O. Box 23785, Chattanooga, TN 37422-3785

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10301239 +Memorial Mission Surgery Center, c/o Frost-Arnett Company, 9051 Executive Park Drive,  
Suite 604, Knoxville, TN 37923-4633

10301241 +Memorial Outreach Lab, c/o Mountain Management Services, 5600 Brainerd Road, Ste 500,  
Chattanooga, TN 37411-5371

8676089 Parkridge Med. Ctr. Inc., DBA Parkridge East Hospital, P.O. Box 290429,  
Nashville, TN 37229-0429

8676090 +Physician Services at Erlanger, P.O. Box 11589, Chattanooga, TN 37401-2589

10301243 Physicians Services at Erlanger, c/o Revenue Recovery Corp., P.O. Box 2698,  
Knoxville, TN 37901-2698

8707750 +SE EMERGENCY PHYSICIANS, by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907

8676091 SE Emergency Physicians, c/o Alcoa Billing Center, 3429 Regal Drive, Alcoa, TN 37701-3265

8676092 Specialized Oxygen Services, P.O. Box 965, Hixson, TN 37343-0965

8676060 TransUnion Corporation, P.O. Box 2000, Crum Lynne, PA 19022-2002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
at y E-mail/Text: Rannick@bankruptcychnattnooga.com Aug 16 2013 20:09:50 Kenneth C. Rannick,  
Kenneth C. Rannick, P.C., 4416 Brainerd Road, Chattanooga, TN 37411

at y +EDI: BASSASSOC.COM Aug 16 2013 19:58:00 Patti H. Bass, Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

ust +E-mail/Text: ustpreion08.cn.ecf@usdoj.gov Aug 16 2013 20:22:16 United States Trustee,  
Historic U.S. Courthouse, 31 E. Eleventh Street, Fourth Floor, Chattanooga, TN 37402-4205

cr +E-mail/Text: EBR@KKFLAWFIRM.COM Aug 16 2013 20:24:41  
Chattanooga-Hamilton County Hospital Authority d/b, P. O. Box 1150,  
Chattanooga, TN 37401-1150

cr +EDI: PRA.COM Aug 16 2013 19:58:00 PRA Receivables Management, LLC, PO Box 12907,  
Norfolk, VA 23541-0907

cr +EDI: BASSASSOC.COM Aug 16 2013 19:58:00 eCast Settlement Corporation, c/o Bass & Associates,  
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083

8852321 EDI: HNDA.COM Aug 16 2013 19:58:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

8676081 EDI: HNDA.COM Aug 16 2013 19:58:00 Honda Financial Services, P.O. Box 1844,  
Alpharetta, GA 30023-1844

10301227 +EDI: PINNACLE.COM Aug 16 2013 19:58:00 AT&T, c/o Pinnacle Financial Group,  
7825 Washington Avenue S, STE 310, Minneapolis, MN 55439-2424

8676067 +EDI: HFC.COM Aug 16 2013 19:58:00 Best Buy, Retail Services, P.O. Box 15521,  
Wilmington, DE 19850-5521

8676068 EDI: HFC.COM Aug 16 2013 19:58:00 Best Buy Reward Zone, P.O. Box 80045,  
Salinas, CA 93912-0045

8812983 +EDI: OPHSUBSID.COM Aug 16 2013 19:58:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

9793668 +EDI: BASSASSOC.COM Aug 16 2013 19:58:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

9597506 +E-mail/Text: EBR@KKFLAWFIRM.COM Aug 16 2013 20:24:42  
Chattanooga-Hamilton County Hospital Authority, d/b/a Erlanger Health System,  
George E. Koontz, Creditor #KKFERL, 320 N. Holtzclaw Avenue, Chattanooga, TN 37404-2305

8676071 +EDI: RMSC.COM Aug 16 2013 19:58:00 Dick's Sporting Goods, Attn: Bankruptcy Department,  
P.O. Box 103106, Roswell, GA 30076-9106

8676073 +E-mail/Text: EBR@KKFLAWFIRM.COM Aug 16 2013 20:24:42 Erlanger, 975 E. Third Street,  
Chattanooga, TN 37403-2163

8676075 EDI: RMSC.COM Aug 16 2013 19:58:00 GE Money Bank, Attn: Bankruptcy Department,  
P.O. Box 960061, Orlando, FL 32896-0661

8708277 +EDI: BASSASSOC.COM Aug 16 2013 19:58:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083

10301234 E-mail/Text: cmcdaniel@hcrvgrp.com Aug 16 2013 20:24:00 Healthcare Receivables Group,  
P.O. Box 10168, Knoxville, TN 37939-0168

8676079 +EDI: RMSC.COM Aug 16 2013 19:58:00 Home Design-Generac/GEMB, Attn: Bankruptcy Department,  
P.O. Box 103106, Roswell, GA 30076-9106

8676082 +EDI: HFC.COM Aug 16 2013 19:58:00 Household Bank, Inquiries, PO Box 80084,  
Salinas, CA 93912-0084

8676058 EDI: IRS.COM Aug 16 2013 19:58:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346

8676083 EDI: RMSC.COM Aug 16 2013 19:58:00 JC Penney, Attn: Bankruptcy Dept, PO Box 103126,  
Roswell, GA 30076-9126

8676084 EDI: TSYS2.COM Aug 16 2013 19:58:00 Juniper Card Services, P.O. Box 13337,  
Philadelphia, PA 19101-3337

8676086 +EDI: RMSC.COM Aug 16 2013 19:58:00 Lenscrafters/GE Money Bank, Attn: Bankruptcy Department,  
P.O. Box 103106, Roswell, GA 30076-9106

8676087 +EDI: RMSC.COM Aug 16 2013 19:58:00 Lowe's - GE Money Bank, Attn: Bankruptcy Department,  
P.O. Box 103104, Roswell, GA 30076-9104

9424754 EDI: PRA.COM Aug 16 2013 19:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541

8727187 +EDI: PRA.COM Aug 16 2013 19:58:00 PRA Receivables Management, LLC,  
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067

10160241 +EDI: PRA.COM Aug 16 2013 19:58:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067

8676093 +EDI: HFC.COM Aug 16 2013 19:58:00 The Furniture Row Express Money Card, Retail Services,  
P.O. Box 15221, Wilmington, DE 19850-5221

10106162 +EDI: OPHSUBSID.COM Aug 16 2013 19:58:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

District/off: 0649-1

User: humblem  
Form ID: b9a

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

10159953 +EDI: BASSASSOC.COM Aug 16 2013 19:58:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +++++BAC HOME LOANS SERVICING, LP, ATTN: BANKRUPTCY DEPARTMENT, MAIL STOP SV-46,  
400 NATIONAL WAY, SIMI VALLEY CA 93065-6414  
(address filed with court: BAC Home Loans Servicing, LP, Attn: Bankruptcy Department,  
400 Countrywide Way, Mail Stop SV-46, Simi Valley, CA 93065)  
cr\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
Tucson, AZ 85712-1083  
cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,  
Tucson, AZ 85712-1083  
cr\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067,  
Norfolk, VA 23541)  
cr\* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
10301224\* Anesthesiology Consultants Exchange, P.O. Box 11225, Chattanooga, TN 37401-2225  
10301226\* +Associated Pathologists, PLC, c/o Pathgroup, 5301 Virginia Way, Ste 300,  
Brentwood, TN 37027-7542  
8683153\* +CITIFINANCIAL AUTO CORPORATION, P.O. BOX 9578, COPPELL TX 75019-9513  
9795361\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
Tucson, AZ 85712-1083  
9672545\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541)  
10301242\* +Physician Services at Erlanger, P.O. Box 11589, Chattanooga, TN 37401-2589  
8676070 ###Citifinancial Auto, P.O. Box 9575, Coppell, TX 75019-9509  
8676069 ###Citifinancial Auto, P.O. Box 9578, Coppell, TX 75019-9513  
TOTALS: 0, \* 12, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2013

Signature:



District/off: 0649-1

User: humblem  
Form ID: b9a

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2013 at the address(es) listed below:

Aaron J. Nash on behalf of Creditor Santander Consumer USA INC anash@evanspetree.com,  
sbruce@evanspetree.com  
Gary E Lester on behalf of Creditor LENDMARK Financial Services gelectf@epbfi.com,  
gelectf@epbfi.com  
James H. Payne on behalf of Creditor Chattanooga-Hamilton County Hospital Authority d/b/a  
Erlanger Health System jhp@smrw.com  
Kenneth C. Rannick on behalf of Debtor Thomas Eugene Cavitt Rannick@bankruptcychattanooga.com  
Kenneth C. Rannick on behalf of Joint Debtor Deborah Faye Cavitt  
Rannick@bankruptcychattanooga.com  
Kimberly C. Hedrick on behalf of Creditor BAC Home Loans Servicing, LP  
khedrick@wilson-assoc.com, emixon@wilson-assoc.com;rbryan@wilson-assoc.com  
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
United States Trustee Ustpregion08.cn.ecf@usdoj.gov  
Victoria A. Ferraro on behalf of Creditor CitiFinancial Auto Corporation ecfeast@wp-pc.com  
William M. Foster tn41@ecfcbis.com, trustee@ffadlaw.com;wfoster@ffadlaw.com;court@ffadlaw.com  
TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TENNESSEE**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 5/7/10 and was converted to a case under chapter 7 on 8/15/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Eugene Cavitt  
8927 Wings Way  
Hixson, TN 37343

Deborah Faye Cavitt  
8927 Wings Way  
Hixson, TN 37343

Case Number:  
1:10-bk-12685

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-9129  
xxx-xx-8891

Attorney for Debtor(s) (name and address):

Kenneth C. Rannick  
Kenneth C. Rannick, P.C.  
4416 Brainerd Road  
Chattanooga, TN 37411  
Telephone number: (423) 624-4002

Bankruptcy Trustee (name and address):

William M. Foster  
901 Mountain Creek Road  
Suite 201  
P. O. Box 4716  
Chattanooga, TN 37405-4716  
Telephone number: (423) 877-4250

**Meeting of Creditors**

Date: **September 13, 2013**

Time: **08:15 AM**

Location: **Basement Room 18, U. S. Bankruptcy Court, 31 East 11th Street, Chattanooga, TN 37402**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 11/12/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within 30 days after any amendment to the list of exemptions is filed, except as otherwise provided under Federal Rule of Bankruptcy Procedure 1019(2)(B) for converted cases.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

However, prior to the meeting of creditors scheduled above, all creditors asserting a security interest in property of the debtor or of the estate must provide proof to the bankruptcy trustee that the interest has been perfected. See Local Bankruptcy Rule 3001-1(b). Unless a written request for notice is filed at or before the meeting of creditors, the bankruptcy trustee may abandon property of the estate without further notice to creditors. See Local Bankruptcy Rule 6007-1.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

United States Bankruptcy Court  
31 East 11th Street  
Chattanooga, TN 37402  
Telephone number: (423) 752-5163

**For the Court:**

Danny W. Armstrong  
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 8/16/13

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

|   |   |
|---|---|
| Filing of Chapter 7 Bankruptcy Case                     | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.  |
| <b>Legal Advice</b>                                     | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.  |
| Creditors Generally May Not Take Certain Actions        | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.   |
| Presumption of Abuse                                    | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.   |
| Meeting of Creditors                                    | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a statement filed with the court. Those not attending the meeting or not registered to receive electronic notices must check the PACER docket sheet to see if the meeting was adjourned to another date.   |
| Do Not File a Proof of Claim at This Time               | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.<br><i>Do not include this notice with any filing you make with the court.</i>   |
| Discharge of Debts                                      | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline. |
| Exempt Property   | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.  |
| Bankruptcy Clerk's Office                               | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.   |
| Creditors with a Foreign Address                        | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.   |
| Refer to Other Side for Important Deadlines and Notices |   |